#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2777/23-24 6-Oct-23 B1-001,U/B FLOOR, BOOMERANG CHANDIVALI FARM ROAD, Delivery Note Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) **COSMOS BANK - DADAR WEST** Dispatch Doc No. Delivery Note Date DADAR BRANCH 004046/2302862 Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 Dispatched through Destination GSTINUUN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery HSN/SAC GST Amount Particulars SI Rate No. 997224 1 **VALUATION FEE** 18 % 4,000.00 (Technical Inspection and Certification Services) CGST 360.00 SGST 360.00 Total 4,720.00 E. & O.E Amount Chargeable (in words) Indian Rupee Four Thousand Seven Hundred Twenty Only Central Tax HSN/SAC State Tax Total Taxable Value Rate Amount Rate Amount Tax Amount 997224 4,000.00 9% 360.00 9% 360.00 720.00 Total 4,000.00 360.00 360.00 720.00 Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only Company's Bank Details Bank Name : The Cosmos Co-Operative Bank Ltd 0171001022668 Branch & IFS Code: Vileparle & COSB0000017 Remarks: Mrs. Chhaya Dhanraj Vora & Mr. Rajat Rameshchandra Vora - Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village -Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd BE CLEARED WITHIN 45 DAYS OR INTEREST Asmita Rathod CHARGES APPLICABLE AS PER THE RULE.

This is a Computer Generated Invoice

MSME Registration No. - 27222201137





Authorised Signatory

An ISO 9001:2015 Certified Company





## Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mrs. Chhaya Dhanraj Vora & Mr. Rajat Rameshchandra Vora

Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India.

Latitude Longitude - 18°45'39.9"N 73°27'07.8"E

#### Valuation Done for:

#### Cosmos Bank Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

😭 TeleFax: +91 22 28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank - Dadar Branch / Mr. Rajat Rameshchandra Vora (4046/2302862)

Page 2 of 19

Vastu/Mumbai/10/2023/4046/2302862 06/01-59-VSB Date: 06 10 2023

#### VALUATION OPINION REPORT

The property bearing **Residential Plot** bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India belongs to **Mrs. Chhaya Dhanraj Vora & Mr. Rajat Rameshchandra Vora**.

#### Boundaries of the property.

North : Open Land
South : Internal Road
East : Open Plot

West : Bungalow No. 15

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,04,31,000.00 (Rupees One Crore Four Lakh Thirty One Thousand Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

### For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR Cignally, opport by MANDEL STANDARD CHAILANDS The "e-th, opposite DANDEL CONSIST PART & PRIVATE LIMITES con-indicate." 2.54 A 20-96 (2014) The standard beautiful private (2.54 A 20-96 (2.54 A

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20



Our Pan	India Prese	ence at :	- /4	474
Mumbai Thane Delhi NCR	Aurangabad Nanded Nashik	Pune Indore Ahmedabad	Rajkot Roipur Jaipur	

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24
mumbai@vastukala.org

# Valuation Report of **Residential Plot** bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

#### GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 06.10.2023 for Banking Purpose	
2	Date of inspection	26.09.2023	
3	Name of the owner/ owners	Mrs. Chhaya Dhanraj Vora & Mr. Rajat Rameshchandra Vora	
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available	
5	Brief description of the property	Address: Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India.  Contact Person: Mr. Balu Sachin (Caretaker) Contact No. 9172164495	
6	Location, street, ward no	Old Mumbai Pune Highway	
	Survey/ Plot no. of land	Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2)	
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area	
9	Classification of locality-high class/ middle class/poor class	Middle Class	
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity	
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto and Private cars	
	LAND		
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Plot Area in Sq. Ft. = 549.00 Sq. M. (Area as per Agreement)	
13	Roads, Streets or lanes on which the land is abutting	Old Mumbai Pune Highway	
14	If freehold or leasehold land	Freehold	





15	lease	isehold, the name of Lessor/lessee, nature of e, date of commencement and termination of e and terms of renewal of lease.	
	(	(i) Initial Premium	N. A.
	(	(ii) Ground Rent payable per annum	14.74
	(	iii) Unearned increased payable to the	
		Lessor in the event of sale or transfer	
16		ere any restriction covenant in regard to of land? If so attach a copy of the covenant.	As per documents
17		here any agreements of easements? If so h a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.		Information not available
19	deve	any contribution been made towards lopment or is any demand for such ibution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.		No
21	Attac	h a dimensioned site plan	Yes
	IMPROVEMENTS		1
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Not applicable being valuation of plot only.
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)		Not applicable being valuation of plot only.
24	Is the	e building owner occupied/ tenanted/ both?	Vacant bungalow
		e property owner occupied, specify portion extent of area under owner-occupation	NA.Create
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible – Not applicable being valuation of plot only  Percentage actually utilized – Not applicable being valuation of plot only
26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Not applicable being valuation of plot only
	(ii)	Portions in their occupation	Not applicable being valuation of plot only
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	Not applicable being valuation of plot only
	(iv)	Gross amount received for the whole property	Not applicable being valuation of plot only





27	Are any of the occupants related to, or close to business associates of the owner?	Not applicable being valuation of plot only
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	Not applicable being valuation of plot only
29	Give details of the water and electricity charges, If any, to be borne by the owner	₹ 2,250.00 as per Copy of Electricity Bill dated 07.09.2023 in the name on Mr. Rameshchandra Balachand Vora.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	Not applicable being valuation of plot only
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Not applicable being valuation of plot only
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Not applicable being valuation of plot only
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	Owner
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	Not applicable
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	Information not available
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	₹ 19,000.00 per Sq. M.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	Not applicable
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Not applicable being valuation of plot only
42	What was the method of construction, by contract/By employing Labour directly/ both?	Not applicable being valuation of plot only
43	For items of work done on contract, produce	Not applicable being valuation of plot only





	сор	ies of agreements		
44	dire	items of work done by engaging Labour ectly, give basic rates of materials and our supported by documentary proof.	Not applicable being valuation of plot only	
45 Remark:  1. Approved Plan of bungalow not provided for our verification. Hence structure is not conformation.				
		11	ur verification. Hence structure is not considered	
	2.	For the purpose of valuation we have considered the plot area as per Agreement.		
	3.	We have considered ownership of the property as per 7/12 Revenue Extract & Release Deed.		

### **PART II- VALUATION GENERAL:**

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 06.10.2023 for Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval, District - Pune - 410401, State - Maharashtra, Country - India belongs to Mr. Rameshchandra Balachand Vora & Mrs. Chhaya Dhanraj Vora.

We are in receipt of the following documents:

1	Copy of Deed of sale and Transfer dated 30.05.2015 between Mrs. Kinnari Shahil Shah (the Vendor)			
	AND Mr. Rameshchandra Balachand Vora & Mrs. Chhaya Dhanraj Vora (the Purchaser's)			
2	2 Copy of Release Deed dated 31.05.2021 between Smt. Sarla Rameshchandra Vora & Mrs. Sangeeta			
	Sunil Jhaveri (Lessor) between AND Mr. Rajat Rameshchandra Vora (Relesee)			
2	Copy of 7/12 Revenue Extract dated 04.10.2022 in the name on Mrs. Chhaya Dhanraj Vora and Mr.			
	Rajat Rameshchandra Vora			
3	Copy of NA Order (Number not legible) dated 23.09.1985 issued by Additional Collector, Pune.			
4	Copy of Electricity Bill dated 07.09.2023 consumer no. not legible in the name on Mr. Rameshchandra			
	Balachand Vora issued by MAHA Vitaran.			

#### LOCATION:

Think.Innovate.Create The Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2) falls in residential zone. It is at a distance of 6.2 Km. from Lonavala railway station.

The bungalow standing on the said plot is of Ground Floor + Intermediate Floor + 1st Floor. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The bungalow is used for residential purpose. The external condition is good.

Composition of bungalow is:

Ground Floor – 1 Bedroom + Living + Dinning + Common Toilet, Intermediate Floor - 1 Bedroom + Toilet 1st Floor - 2 Bedrooms + Pooja Room + Toilet.





It is finished with vitrified flooring, Teak Wood door, Powder coated Aluminum sliding windows & Concealed plumbing & electrification, cement plastering with POP false ceiling.

As per Agreement Construction area is 200.28 Sq. M.

Approved Plan of bungalow not provided for our verification. Hence same is not considered for valuation.

#### Valuation as on 06th October 2023

Plot area		:	549.00 Sq. M.
Rate adopted for valuation	1	2	₹ 19,000.00 per Sq. M.
Value of Plot		:	₹ 1,04,31,000.00

(Area of property x market rate of developed land & Commercial premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Total Value of the property		₹ 1,04,31,000.00
The realizable value of the property		₹ 93,87,900.00
Distress value of the property	:	₹ 83,44,800.00
Insurable value of the property		Farmer 1
Guideline value of the property		549.00 Sq. M. x ₹ 6,250,00 per Sq. M. = ₹ 34,31,250.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Plot bearing Plot No. 16, Gut No. 224/2 (Old Survey Nos. 75/1A & 75/2), Near Jain Mandir and Siddhanchal Society, Village - Waksai, Taluka - Maval. District - Pune – 410401, State - Maharashtra, Country – India for this particular purpose at ₹ 1,04,31,000.00 (Rupees One Crore Four Lakh Thirty One Thousand Only) as on 06th October 2023.





#### **NOTES**

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the
  fair market value of the property as on 06<sup>th</sup> October 2023 is ₹ 1,04,31,000.00 (Rupees One Crore Four
  Lakh Thirty One Thousand Only). Value varies with time and purpose and hence this value should not
  be referred for any purpose other than mentioned in this report.
- 2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
- 3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purposè Latest Legal Opinion should be sought.

#### PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:



#### ANNEXURE TO FORM 0-1

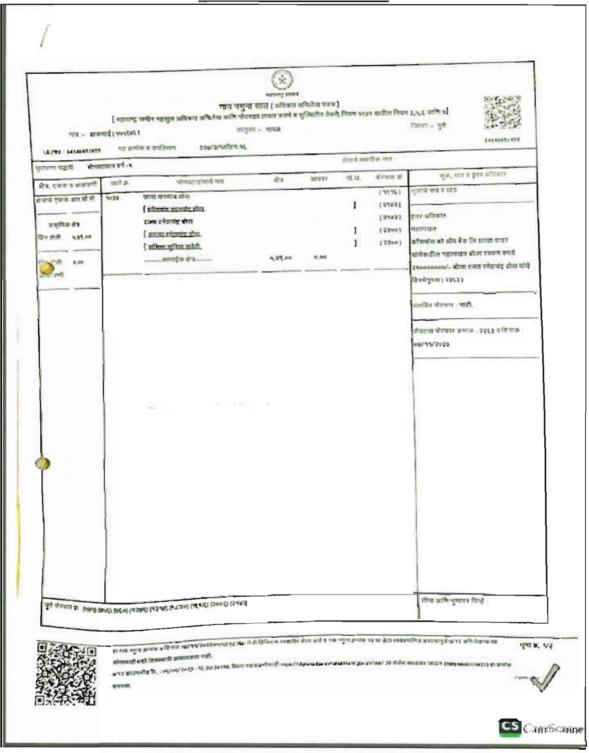
#### Technical details

#### Main Building

4	111 (0)		
1.	No. of floors and height of each floor		Not applicable being valuation of plot only
2.		ea floor wise as per IS 3361-1966	- 1 1
3		construction	-
4		d future life	<del>*</del>
5		construction- load bearing walls/RCC	-
		eel frame	
6		oundations	-
7	Walls		2
8	Partitions	S	
9	Doors ar	nd Windows	· / : / 2 @/ =
10	Flooring	-10/4	
11	Finishing	V X	/ <u>.</u>
12	Roofing	and terracing	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
13	Special a	architectural or decorative features, if	1 -
14	(i) ´	Internal wiring – surface or conduit	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	
15	Sanitary	installations	
	(i)	No. of water closets	- 1
	(ii)	No. of lavatory basins	/- /-
	(iii)	No. of urinals	1
	(iv)	No. of sink	1 / /
16		fittings: Superior colored / superior	
10	white/ord		1
17	Compour	nd wall	. /
	Height and length		
	Type of c	construction	
18	No. of lift	s and capacity	- /
19		ound sump - capacity and type of	
	construct		to a constant
20	Over-hea	ed tank	vare.Creare
	Location,	capacity	
		construction	
21		no. and their horse power	May be provided as per requirement
22		nd paving within the compound	Cement concrete in open spaces, etc.
		nate area and type of paving	
23		disposal – whereas connected to	Connected to Municipal Sewerage System
		wers, if septic tanks provided, no.	32
	and capa		

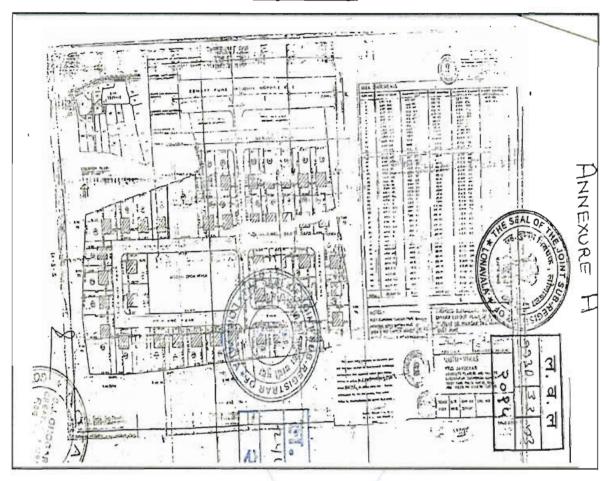


## 7/12 Revenue Extract





## **Layout Map**







## Actual site photographs









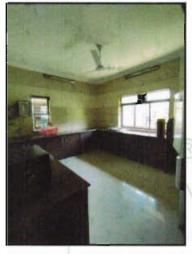






## **Actual site photographs**











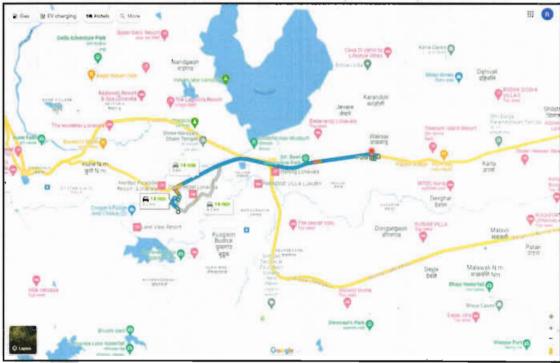






## $\frac{\textbf{Route Map of the property}}{\frac{\textbf{Site}_{\parallel}\textbf{u}/r}{}}$





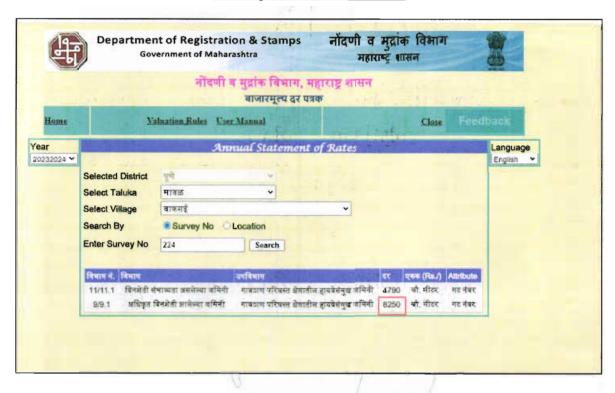
#### Latitude Longitude - 18°45'39.9"N 73°27'07.8"E

Note: The Blue line shows the route to site from nearest railway station (Lonavala – 6.2 KM.)



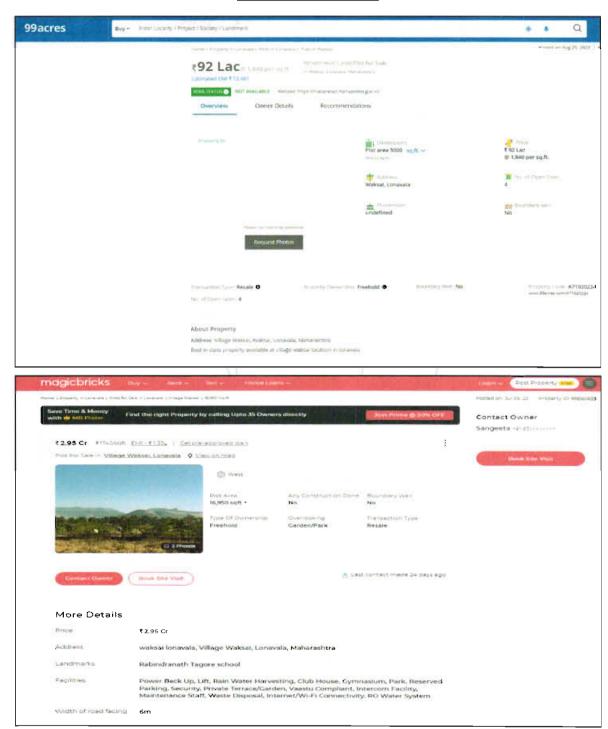


## **Ready Reckoner Rate**





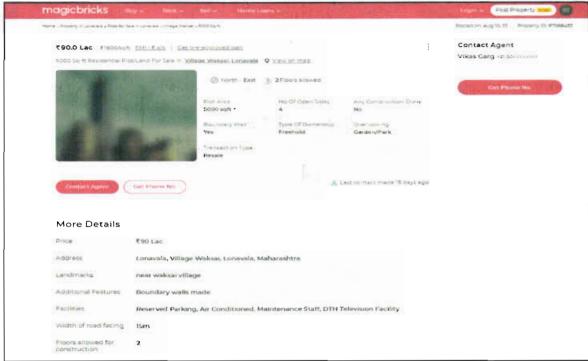
## **Price Indicators**







## **Price Indicators**





#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 05th October 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

#### **UNDER LYING ASSUMPTIONS**

- We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- The property is valued as though under responsible ownership.
- It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



#### DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

#### **VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,04,31,000.00 (Rupees One Crore Four Lakh Thirty One Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

4-329-99.229ccvadd340c9eutd59e2896591;349452353534413536 27961731185562, poutdCollege-800699; mishhartaritisa, mishhamber 241affsa566 abilccolledib2455a8fcxd5cfeb11f31bd2e1 clibb2a1ba12fbe1256cc, mishhartaritisa 843606ACCH4LIBWAR ter 2023 7026 1186223 41892

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

